› Small Farm Insurance Proposal
› Important information

Who is Rural Affinity?

Rural Affinity Insurance Agency Pty Ltd ("Rural Affinity") ABN 72 119 838 854 AFS Licence No. 302182 is an underwriting agent. Rural Affinity arranges policies for and on behalf the Insurer. Rural Affinity acts under a binding authority given to it by the Insurer to administer and issue policies, alterations and renewals. In everything to do with this Policy, Rural Affinity acts as an agent for the Insurer and not for You.

Who is the Insurer?

This insurance policy is underwritten and issued by Great Lakes Australia Insurance SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as 'Great Lakes Australia'.

More information regarding the insurer can be found on our website at www.ruralaffinity.com.au/about-the-insurer.

General Insurance Code of Practice

Great Lakes Australia is a signatory to the General Insurance Code of Practice ('the Code'). The Code aims to raise standards of service between insurers and their customers. Rural Affinity's service standards are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact Us or visit www.codeofpractice.com.au.

Privacy

We are committed to the safe and careful use of Your personal information in the manner required by the *Privacy Act 1988* (Cth), the Australian Privacy Principles and the terms of this Policy. In this privacy section, "We", "Us" and "Our" means the insurer and Rural Affinity as applicable.

We collect Your personal information in order to assess Your application for insurance and, if Your application is accepted, to administer and manage Your insurance policy and respond to any claim that You make. To do this, Your personal information may need to be disclosed to insurers, reinsurers and service providers and related entities who carry out activities on Our behalf, such as assessors and facilitators, some of whom may be located in overseas countries. Our contractual arrangements generally include an obligation for these insurers, reinsurers, service providers and related entities to comply with Australian privacy laws.

By providing Us with Your personal information, You consent to the disclosure of Your personal information to insurers, reinsurers, service providers and related entities in overseas countries to enable Us to assess Your application, to administer and manage Your insurance policy and to respond to any claim that You make. If You consent to the disclosure of Your personal information to overseas recipients, and the overseas recipient handles Your personal information in a way other than in accordance with the Australian privacy laws, We may not be responsible for the handling of Your personal information by the overseas recipient.

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the disclosure of Your personal information to overseas entities at any stage, We may not be able to assess Your application or administer and manage Your insurance policy and respond to any claim that You make.

Our privacy policies explain how You may access personal information, how to seek correction of Your personal information, how to make a complaint about the handling of Your personal information and how complaints are handled. If You require more information, You can access Rural Affinity's Privacy Policy at www.ruralaffinity.com.au/privacy and the insurer's Privacy Policy and Privacy Statement at www.munichre.com/gla/en/about-us.html.

Dispute resolution

Any complaints about Our products or services are taken seriously by Us and will be dealt with fairly and promptly.

If You have a complaint please first try to resolve it by speaking to a member of the Rural Affinity staff. Rural Affinity will acknowledge receipt of Your complaint and Rural Affinity can assist by referring the matter to their Internal Dispute Resolution Officer for further review.

You can contact Rural Affinity by:

Phone:	(02) 9496 9300
Fax:	(02) 9496 9308
Email:	disputes@ruralaffinity.com.au
Mail:	Internal Disputes Resolution Officer, Rural Affinity PO Box 160, St Leonards NSW 1590

If Rural Affinity's Dispute Resolution Officer requires additional information, they will contact You to discuss.

Rural Affinity will keep you informed about the progress of the review of Your complaint at least every ten (10) business days, unless the matter is resolved earlier or You agree a different timeframe. Unless a different timeframe is agreed, Rural Affinity will advise You of the outcome of the review within thirty (30) calendar days of receipt of Your complaint.

If We are unable to resolve Your complaint within thirty (30) calendar days of the date your complaint was received by Us or if You remain unsatisfied, You may refer your complaint to the Australian Financial Complaints Authority (AFCA) for a free review. The AFCA is an independent national body and, if the complaint is heard by AFCA, We will be bound by its decision.

You can visit their website www.afca.org.au or contact them:

Phone:	1800 931 678
Email:	info@afca.org.au
Mail:	GPO Box 3, Melbourne, VIC, 3001

Further details regarding Our complaints process are available on request.

If You require additional assistance to lodge a complaint, for example an interpreter, please visit https://ruralaffinity.com.au/support/ to find out more about accessing the right support for You, or contact Our Internal Dispute Resolutions Officer.

Cooling-off Period

If You are not completely satisfied with Your insurance, please contact Rural Affinity to discuss Your concerns.

If You decide not to proceed with Your insurance, You may cancel the policy within 21 days. Providing You haven't made a claim under the policy, We will cancel the policy from the beginning and refund all premium You have paid to Us for the policy.

Your Duty of Disclosure

This policy is subject to the *Insurance Contracts Act 1984* (Act). Under that Act You have a Duty of Disclosure.

Before You take out insurance with Us, You have a duty to tell Us of everything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. If You are not sure whether something is relevant You should inform Us anyway.

You have the same duty to inform Us of those matters before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). You need to tell Us immediately of any new information or changes to the answers that have been provided to Us and/or the disclosures You have made to Us throughout the Policy Period.

What You do not need to tell Us

You do not need to tell Us about any matter:

1. that diminishes Our risk,
2. that is of common knowledge,
3. that We know or should know as an insurer, or
4. that We tell You We do not need to know.

Who does the duty apply to?

Everyone who is insured under this policy must comply with the duty.

What happens if You or they do not comply with the duty?

If You or they do not comply with this duty, We may cancel the policy or reduce the amount We pay if You make a claim. If the non-disclosure is fraudulent, We may treat the policy as if it never existed and pay nothing.

Important Conditions

In Your policy wording there are conditions which may impact the size of a claim or affect the amount of the premium We will charge. These conditions are explained in the general conditions section of Your policy wording.

Financial Claims Scheme

In the event of the insolvency of GLA, You may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Small Farm Insurance Proposal

Intermediary details

Intermediary name ______________________ Contact number ______________________

Contact name ______________________ Fax number ______________________

Contact details of insured

Insured name ______________________

Contact name ______________________ ITC ______________________

Contact number ______________________ Fax number ______________________

Email address ______________________ Mobile number ______________________

Address ______________________ ABN ______________________

Period of Cover

From ______________________ To ______________________

Small Farm Insurance Proposal

General Information

In the past 5 years, have You or anyone else listed on this policy:

1. Had any losses (whether insured or not)? ☐ Yes ☐ No If Yes, please provide details:

INSURER	DATE OF LOSS eg. 25/05/2013	AMOUNT ($)	CAUSE OF LOSS eg. Lightning/Fire	DESCRIPTION OF LOSS eg. Loss of fencing, shed, tractor

In the past 10 years, have You or anyone else insured under this policy:

2. Had any insurance declined or cancelled, proposal rejected, renewal refused, claim rejected or any special conditions imposed on your policy? ☐ Yes ☐ No If Yes, please provide details:

3. Been declared bankrupt or become subject to any form of insolvency or administration (such as liquidation or receivership)? ☐ Yes ☐ No If Yes, please provide details:

4. Had any criminal convictions recorded or have any criminal charges pending? ☐ Yes ☐ No If Yes, please provide details:

› Small Farm Insurance Proposal

General Information

Farming activities

1. Please describe the activities conducted on the farm (*eg. sheep or cattle grazing, cropping*)

____

2. Please advise the annual turnover from Your farming activities ______________________

3. Are any non-farming activities conducted other than described above (eg processing, engineering, storage facilities, manufacturing, retail, consulting, earthmoving etc)? ☐ Yes ☐ No.
   If Yes, please provide details including whether you have any separate insurance for these activities:

____

Situation

1. Name of farm ______________________ 2. Nearest town ______________________

3. Direction and kilometres from nearest town______________________

4. Farm address (eg. RMD 124 Dubbo NSW) ______________________

5. Is the farm the permanent residence of the insured? ☐ Yes ☐ No

6. What is the area of the farm (hectares)? ______________________

Interested parties

Are the interests of any other party to be noted on any of the property insured under this policy? ☐ Yes ☐ No.
If Yes, please provide details:

INTERESTED PARTY *eg. ABC Bank*	ADDRESS OF INTERESTED PARTY	NATURE OF INTEREST *eg. Mortgagee, Lessor*

RURAL AFFINITY The Obvious Choice

Section 1. Farm Assets

Excess

Please specify the Excess to apply to this section ☐ $250 ☐ $500 (standard) ☐ $750 ☐ $1,000

Domestic Building & Contents

PROPERTY DESCRIPTION *eg. Domestic Building*	DOMESTIC BUILDING SUM INSURED	CONTENTS SUM INSURED	BUILDING CONSTRUCTION WALLS *Eg. Brick veneer*	ROOF *Eg. Colorbond Steel*	TYPE OF COVER *(R) Replacement (I) Indemnity*	OCCUPANCY *Either Owner Occupied/ Employee Occupied/Tenanted, Holiday home or Unoccupied*	YEAR BUILT *eg. 1985*

1. Are any Domestic Buildings not being insured under this policy? ☐ Yes ☐ No. If Yes, please detail ____________________

2. Is the power connected to all buildings? ☐ Yes ☐ No. If No, please detail ____________________

3. Do any Domestic Buildings have Heritage/National Trust or similar classification? ☐ Yes ☐ No. If Yes, please detail ____________________

4. If any building built prior to 1980’s, has the building’s plumbing been replaced (water and gas), rewired (including switchboard and internal wiring) or the roof replaced?
☐ Yes ☐ No. If Yes, please detail: (Note: Photos of the building will be required if built prior to 1990) ____________________

Specified Contents and Valuables

For Contents there are limits on the Sum Insured for certain items (refer to page 16 of the PDS). If cover is required for a Sum Insured greater than these limits, please provide details below:

DESCRIPTION	SUM INSURED

RURAL AFFINITY
The Obvious Choice

Section 1. Farm Assets (continued)

Domestic Outbuildings

DOMESTIC OUTBUILDING DESCRIPTION *eg. Machinery Shed or Hay Shed*	TYPE OF COVER *(R) Replacement (I) Indemnity*	BUILDING SUM INSURED	BUILDING CONSTRUCTION, *eg. Iron on steel, Iron on timber, timber, EPS or other*	YEAR BUILT *eg. 1985*

1. Are any farm buildings not being insured under this policy? ☐ Yes ☐ No. If Yes, please detail

____

Other Structures and Livestock

Other Structures includes stock yards, free standing grain or feed silos, windmills, water tanks and power/telephone lines and poles).

INSURED PROPERTY *eg. fencing, windmill, water tank, livestock*	DESCRIPTION OF MACHINE/VEHICLE *(eg. for fencing whether internal/boundary & km, for livestock specify sum insured by animal type and for working dogs specify sum insured by animal with age, sex & breed)*	SUM INSURED

› Small Farm Insurance Proposal

Section 2. Liability

1. Sum Insured ☐ $5 million ☐ $10 million ☐ $20 million
   The liability limit nominated covers both Domestic and Farm Liability. There is no Domestic Liability automatically included in the Farm Assets section.

2. Do You have in Your care any third party owned equipment, livestock, farm produce or goods which You are holding and responsible for? ☐ Yes ☐ No.
   If Yes, please detail including value of item or goods

   ____

Note. This policy does not cover any business activity carried out by You or Your Family other than farming activities carried out at the Situation.

Section 3. Farm Motor

1. Do any Vehicles to be insured have any existing hail damage? ☐ Yes ☐ No
2. Do any Vehicles to be insured have any unrepaired damage? ☐ Yes ☐ No
3. Are any Vehicles used for contract cartage, contracting harvesting, non-farming activities (i.e earthmoving) , or are used to hire/loan?
   ☐ Yes ☐ No. If Yes, please detail

   ____

4. Have any regular drivers to be covered under this policy been charged in the last 5 years (or have charges pending) for:
   (a) dangerous or culpable driving? ☐ Yes ☐ No
   (b) reckless driving causing death? ☐ Yes ☐ No
   (c) driving under the influence of drugs or alcohol? ☐ Yes ☐ No
   (d) refusing to provide a breath test? ☐ Yes ☐ No
   If You have answered Yes to any of the above questions, please detail:

   ____

RURAL AFFINITY
The Obvious Choice

Section 3. Farm Motor (continued)

Utes and Sedans

VEHICLE MAKE *eg. Toyota*	MODEL *eg. Landcruiser*	YEAR	REGISTRATION NUMBER	TYPE OF COVER 1. Comprehensive 2. Defined Events 3. Fire & Theft 4. Fire, Theft & Third Party 5. Third Party only	EXCESS FREE WINDSCREEN (one per Vehicle in period of cover) YES / NO	BASIS OF SETTLEMENT Agreed Value / Market Value	ACCESSORIES & VALUE	SUM INSURED (inclusive of accessories value)

Farm Vehicles

VEHICLE MAKE AND MODEL *eg. John Deere Tractor 6115D*	YEAR	REGISTRATION NUMBER	TYPE OF COVER 1. Comprehensive 2. Defined Events 3. Fire & Theft 4. Fire, Theft & Third Party 5. Third Party only	ACCESSORIES & VALUE	SUM INSURED (inclusive of accessories value)

Small Farm Insurance Proposal

Declaration

I/We

- Have received a copy of the Small Farm Product Disclosure Statement and agree to accept the insurance subject to the terms and conditions and limitations of this Policy
- Have read and understood the Privacy information and consent to the collection, storage, use and disclosure of personal information of all persons covered in this Proposal Form. Where personal information has been provided on someone else's behalf, that person has consented to this provision
- Have read and understood the Duty of Disclosure information and other Important information and I/We realise that if I/we have not complied with the Duty of Disclosure, any claims may not be met.
- Declare everything on this proposal to be true and correct and I/We have not withheld any relevant information.

____ ____________________

Your signature **Date**

Signed for and on behalf of all insureds